

Entered: November 10th, 2025

Signed: November 7th, 2025

**SO ORDERED**



*Maria Elena Chavez-Ruark*

MARIA ELLENA CHAVEZ-RUARK  
U.S. BANKRUPTCY JUDGE

**THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
(Greenbelt Division)**

In re:

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KYONGSIK JUN and MINSOO HA

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Case No. 23-13312

Chapter 13

Debtors.

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KYONGSIK JUN and MINSOO HA

Movants,

Vs.

BMW FINANCIAL SERVICES NA, LLC

Respondent

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**CONSENT ORDER AUTHORIZING THE SALE OF AUTOMOBILE**

Upon consideration of the Debtor's Motion to sell Automobile filed at Docket No.124 and BMW Financial Services NA, LLC's Opposition to the Motion to Sell Automobile filed at Docket No.126, it is by the United States Bankruptcy Court for the District of Maryland,

**ORDERED**, that the sale noticed by the Debtor in the case by notice filed on October 10, 2025, of automobile, known as 2019 BMW X-5, is approved by the Court, under the terms of this Order; and it is further,

**ORDERED**, that the debt owed to BMW Financial Services NA, LLC in the amount of \$5,713.89 secured by present liens upon the Automobile shall be paid out of the sale proceeds; and it is further,

**ORDERED**, that after payment of the costs of satisfaction of liens upon the automobile, the remaining net proceeds from the sale would be paid out to the Debtors.

AGREED TO:

Michael J. Klima, Jr.

/s/ Michael J. Klima Jr.  
Michael J. Klima, Jr. #25562  
8028 Ritchie Highway  
Suite 300  
Pasadena, MD 21122  
(410)-768-2280  
Attorney File: 26-60995

Barthlomew Choi, Esquire

/s/ Bartholomew Choi  
Bartholomew Choi, Esq #31424  
Attorney for Debtors  
Wampler & Souder, LLC  
12114B Heritage Park Circle  
Silver Spring, MD 20906  
Phone: (240) 833-2284  
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bchoi@wandsfirm.com

**CERTIFICATION**

I HEREBY CERTIFY that terms of the copy of the consent order submitted to the Court are identical to those set forth in the original consent order; and the signatures represented by the /s/ on this copy reference the signatures of consenting parties on the original consent order.

/s/ Bartholomew Choi  
Bartholomew Choi, Esquire

cc: BMW Bank of North America  
c/o AIS Portfolio Services, LLC  
4515 Santa Fe Ave, Dept. APS  
Oklahoma City, OK 73118

Timothy P. Branigan  
Chapter 13 Trustee  
9891 Broken Land Parkway  
Suite 301  
Columbia, MD 21046

US Trustee  
Office of US Trustee  
6305 Ivy Lane  
Suite 600  
Greenbelt, MD 20770

Michael J. Klima, Jr. #25562  
8028 Ritchie Highway  
Suite 300  
Pasadena, MD 21122

**END OF ORDER**